

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for creating an open network stored benefit account by a purchaser for the benefit of a recipient, the method comprising steps of:
receiving at an intermediate system, a first message to create the open network stored benefit account, the first message including a purchaser account identifier at an intermediate system, the purchaser account identifier identifying a purchaser account, wherein the purchaser account identifier and other account information is entered by a purchaser with a web interface to create the stored benefit account;

the intermediate system processing the first message that is received with an application interface of a credit processing system, wherein the purchaser account identifier is used to fund [[a]] the open network stored benefit account;

the intermediate system receiving a first message response with the application interface, wherein the intermediate system determines if the first message response is consistent with the other account information received from the purchaser in the first message, wherein the intermediate system determines from the first message response if [[a]] the purchaser account associated with the purchaser account identifier can validly fund the stored benefit account;

the intermediate system receiving a second message response with the application interface;

the intermediate system processing the second message response, wherein:
the second message includes recipient account information,
the stored benefit account is created with the recipient account information,
the stored benefit account is backed by an account issuer,
the stored benefit account is accepted by a network of unrelated merchants who accept payments from the account issuer; and
providing the stored benefit account to the recipient for the recipient's use.

2. (Original) The method for creating the open network stored benefit account by the purchaser for the benefit of the recipient as recited in claim 1, further comprising a step of processing Open Data Stream (ODS) formatted commands with the application interface.

3. (Original) The method for creating the open network stored benefit account by the purchaser for the benefit of the recipient as recited in claim 1, wherein the second message is not sent to the application interface if it is determined that the purchaser account cannot validly fund the stored benefit account.

4. (Original) The method for creating the open network stored benefit account by the purchaser for the benefit of the recipient as recited in claim 1, further comprising a step of sending a stored value card to the recipient for use with the stored benefit account.

5. (Original) The method for creating the open network stored benefit account by the purchaser for the benefit of the recipient as recited in claim 1, further comprising a step of e-mailing the recipient with notification relating to creation of the stored benefit account.

6. (Original) The method for creating the open network stored benefit account by the purchaser for the benefit of the recipient as recited in claim 1, wherein the stored benefit account supports both stored value payments and credit payments to the network.

7. (Original) The method for creating the open network stored benefit account by the purchaser for the benefit of the recipient as recited in claim 1, further comprising steps of:

determining if the account issuer of the purchaser account is supported by the credit processing system; and

opening the stored benefit account with an alternative credit processing system where the account issuer is determined to be unsupported by the credit processing system.

8. (Currently Amended) A computer readable medium of an intermediate system having stored thereon computer-executable instructions for executing a method for creating an open network stored benefit account by a payor for the benefit of a payee, the computer-executable instructions comprising steps of:

instruction for receiving a first message, the first message including a payor account identifier, the payor account identifier identifying a payor account, wherein the payor account identifier and other account information is entered by a payor with a web interface to create the stored benefit account;

instruction for sending the first message to an application interface of a credit processing system, wherein the payor account identifier is used to fund a stored benefit account;

instruction for receiving a first message response with the application interface;
determining if the first message response is consistent with the other account information received from the payor in the first message;

if the first message response is inconsistent with the other account information,
instruction for sending an error to the payor through the web interface;

instruction for determining, from the first message response, if [[a]] the payor account can validly fund the stored benefit account;

if the payor account cannot validly fund the stored benefit account, instruction for sending an error to the payor through the web interface;

instruction for receiving a second message response, the second message response including the payee account information; and

if the first message response is consistent with the other account information and if the payor account can validly fund the stored benefit account, instruction for sending a second message with the application interface, wherein:

the second message includes payee account information,
the stored benefit account is created with the payee account information,
the stored benefit account is backed by an account issuer,
the stored benefit account is accepted by a network of unrelated merchants who accept payments from the account issuer.

9. (Original) The method for creating the open network stored benefit account by the payor for the benefit of the payee as recited in claim 8, further comprising a step of processing Open Data Stream (ODS) formatted commands with the application interface.

10. (Original) The method for creating the open network stored benefit account by the payor for the benefit of the payee as recited in claim 8, wherein the second message is not sent to the application interface if it is determined that the payor account cannot validly fund the stored benefit account.

11. (Original) The method for creating the open network stored benefit account by the payor for the benefit of the payee as recited in claim 8, further comprising a step of sending a stored value card to the payee for use with the stored benefit account.

12. (Original) The method for creating the open network stored benefit account by the payor for the benefit of the payee as recited in claim 8, further comprising a step of e-mailing the payee with notification relating to creation of the stored benefit account.

13. (Original) The method for creating the open network stored benefit account by the payor for the benefit of the payee as recited in claim 8, wherein the stored benefit account supports both stored value payments and credit payments to the network.

14. (Original) The method for creating the open network stored benefit account by the payor for the benefit of the payee as recited in claim 8, further comprising steps of:

determining if the account issuer of the payor account is supported by the credit processing system; and

opening the stored benefit account with an alternative credit processing system where the account issuer is determined to be unsupported by the credit processing system.

15. (Currently Amended) A method executing at an intermediate system for creating an open network stored benefit account by a payor for the benefit of a payee, the method comprising steps of:

producing a first message including a payor account identifier, the payor account identifier identifying a payor account, wherein the payor account identifier and other account information is received by a payor with a web interface in a request to create the stored benefit account;

sending the first message to an application interface of a credit processing system, wherein the payor account identifier is used to fund a stored benefit account;

receiving a first message response with the application interface;

determining if the first message response is consistent with the other account information received from the payor in the first message;

if the first message response is inconsistent with the other account information, sending an error to the payor through the web interface;

determining, from the first message response, if [[a]] the payor account can validly fund the stored benefit account;

if the payor account cannot validly fund the stored benefit account, instruction for sending an error to the payor through the web interface;

if the first message response is consistent with the other account information and if the payor account can validly fund the stored benefit account, sending a second message to the application interface to fund the stored benefit account;

wherein:

the second message includes payee account information,

the stored benefit account is created with the payee account information,

the stored benefit account is backed by an account issuer, and

the stored benefit account is accepted by a network of unrelated merchants who accept payments from the account issuer

receiving a second message response, the second message response including the payee account information, the second message response showing the stored benefit account is funded; and

sending a third message to the payor, the third message providing a status of the creation of the stored benefit account.

16. (Original) The method for creating the open network stored benefit account by the payor for the benefit of the payee as recited in claim 15, further comprising a step of processing Open Data Stream (ODS) formatted commands with the application interface.

17. (Original) The method for creating the open network stored benefit account by the payor for the benefit of the payee as recited in claim 15, wherein the second message is not sent to the application interface if it is determined that the payor account cannot validly fund the stored benefit account.

18. (Original) The method for creating the open network stored benefit account by the payor for the benefit of the payee as recited in claim 15, further comprising a step of sending a stored value card to the payee for use with the stored benefit account.

19. (Original) The method for creating the open network stored benefit account by the payor for the benefit of the payee as recited in claim 15, further comprising a step of e-mailing the payee with notification relating to creation of the stored benefit account.

20. (Original) The method for creating the open network stored benefit account by the payor for the benefit of the payee as recited in claim 15, wherein the stored benefit account supports both stored value payments and credit payments to the network.